

WHITE PAPER

BRINGING GLOBAL PAYMENTS TO YOU
WITH EASE AND EFFICIENCY



RAPIDZ™

2019
www.rapidz.tw

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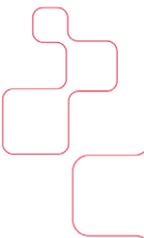
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LEGAL DISCLAIMER

Please read the following notice carefully before proceeding to read this light paper document issued by RapidzPay™. This notice applies to all persons who read this document. Please note this notice may be altered or updated. The light paper does not constitute any relations between you (hereinafter – “you” or “Holder”) and the Distributor. Acquiring of the Rapidz tokens is available only after accepting the Terms of token sale (hereinafter – “T&C”).

Acquisition of Rapidz cryptographic tokens does not present an exchange of cryptocurrencies for any form of ordinary shares of the Distributor and a Holder of Rapidz cryptographic tokens is not entitled to any guaranteed form of dividend, Holders of Rapidz tokens are only entitled to certain rights within the T&C. Rapidz tokens are not intended to constitute securities in any jurisdiction. This Whitepaper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities or a solicitation for investments in securities in any jurisdiction. This Whitepaper is for information purposes only. The contents of this Whitepaper are not a financial promotion. Therefore, none of the contents of this Whitepaper serves as an invitation or inducement to engage in any sort of investment activity. Prospective acquirers of Rapidz tokens should carefully consider and evaluate all risks and uncertainties associated with the cryptocurrencies, RapidzPay™ and their respective businesses and operations, the Rapidz tokens and the Rapidz Initial Coin Offering.

Familiarize yourself with all the information set out in this light paper, Risk Notice and the T&C prior to any purchase of Rapidz tokens. Ensure that you are aware of all of the would be risks prior to obtaining Rapidz. The Risk Statement details all potential risks that you should consider. We recommend that you seek out independent financial advice before engaging in any sort of business endeavor.

WHAT IS “BLOCKCHAIN”?

Blockchain has the potential to make financial transactions much simpler, faster and more secure. However, due to problems in the current ecosystem, the crypto market has not reached its potential yet. Rapidz works with cryptocurrencies, which are based on a Distributed Ledger Technology (DLT) implementation commonly called “Blockchain”. Traditional payment systems use centralized ledgers, which requires users to fully trust the authority and integrity of the managing organization (such as a bank). However, blockchain ledgers are distributed and not controlled by any single organization. This gives users trust that the system cannot be unfairly manipulated. Blockchain systems can also be more resilient in turbulent times. Immediate applications of blockchain include how funds are transferred, and how securities are cleared. Blockchain payment systems are poised to completely change the current payment, clearing and settlement paradigms.

WHY SHOULDN'T MERCHANTS ACCEPT CRYPTOCURRENCY DIRECTLY?

While many merchants are starting to accept cryptocurrency, doing it directly or using a weak system is risky and impractical. When accepting cryptocurrency directly (such as bitcoin), payment settlement time varies between 5 and 50 minutes. Merchants do not know if payment was successful during this confirmation period. The price of major cryptocurrency including bitcoin and Ether is volatile, requiring merchants to convert crypto payments to their local fiat currency quickly to avoid loss. While cryptocurrency allows merchants to “be their own bank”, it also exposes merchants to the risk of making costly errors. Rapidz is the needed simple and secure protection layer, allowing merchants to transact with confidence, and not worry about fluctuating exchange rates.

General

Rapidz is an international financial technology company. It provides a decentralized payment system which improves merchant profitability and customer convenience. Rapidz strives to make payments convenient, fast, safe and efficient.

RapidzPay was established in 2017 and now operates offices in Switzerland, Thailand, and Taiwan. The company is founded by a team of financial technology and blockchain experts with the core mission to bring cryptocurrency to the masses.

RapidzPay™ current endeavor is to increase its active cryptocurrency users to over 50 million, and reach a market capitalization to over 1 trillion USD. This objective will be accomplished by utilizing Rapidz ecosystem of products, as well as by the Rapidz token (RPZX).

Smart entrepreneurs and executives are highly aware of the new opportunities created by recent developments in cryptocurrency and mobile payments.

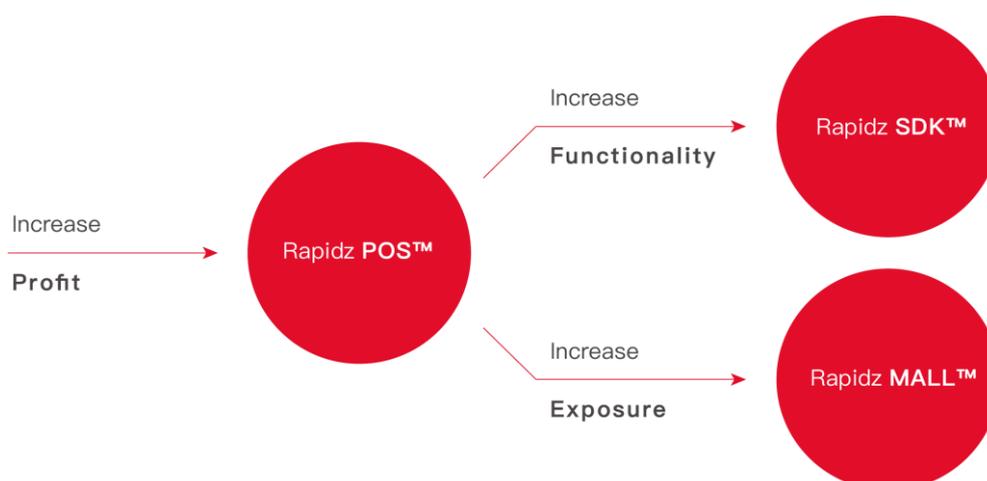
Based on current trends, accepting cryptocurrency will become essential for all businesses in several years. Governments are currently amending regulations to prepare for the mass-adoption of cryptocurrency.

Rapidz provides a turnkey system that allows merchants to take full advantage of these developments, without the cost of undermining security issues for developing custom solutions.

The current wave of Rapidz merchants will benefit to the equivalent of millions of dollars in free advertising from the combined buzz around cryptocurrency.

The Rapidz Ecosystem

Key Products Within the Rapidz Ecosystem



RapidzPay Mobile App

General

RapidzPay is the keystone application mobile app built to make it easier to buy cryptocurrencies, transfer funds, and pay with cryptocurrencies. The app is currently available on the Apple app store and Google Play app store. The key features are listed below:

Purchasing Crypto currency with Fiat money.

Rapidz allows users to purchase any major crypto currency using bank transfers, credit card purchases, iDeal, Paypal or SOFORT banking. Using Rapidz makes the process of buying crypto currency with fiat money very easy.

Secure Wallet

The Rapidz Mobile App features a one-button setup feature that secure wallets for any popular cryptocurrency.

Crypto Exchange

Rapidz has a crypto exchange that allows users to convert Rapidz coin into any popular cryptocurrency or fiat currency. This is not a full exchange, and is more of a money-changing system.

Rapidz Mobile Messenger

Users will be able to communicate with other users via a built in mobile chat and voice messenger similar to WhatsApp. In addition, users will be able to easily send money to other users.

RapidzPay Global Address Book

The Rapidz Global Address Book lists every Rapidz user along with their username. Users may search the address book to find contacts to send money to. This approach is much more convenient compared to the conventional method of using long public wallet addresses for money transfers.

Rapidz QR Codes

Each user gets their own QR code, which is even easier than using the RapidzPay Global Address Book when doing face-to-face transfers. Users may scan this code with their RapidzPay app to quickly identify another user. Afterwards, they only need to enter the fund amount that he/she wishes to transfer and press “send”.

Security via PIN and TouchID & Facial Verification

In addition to using a PIN< users will also be to use a TouchID and/or facial recognition mechanism based on a security level requirement, which depends on amount of funds that is being transferred.

A Payment System for Progressive Merchants

MERCHANT QUALIFICATIONS

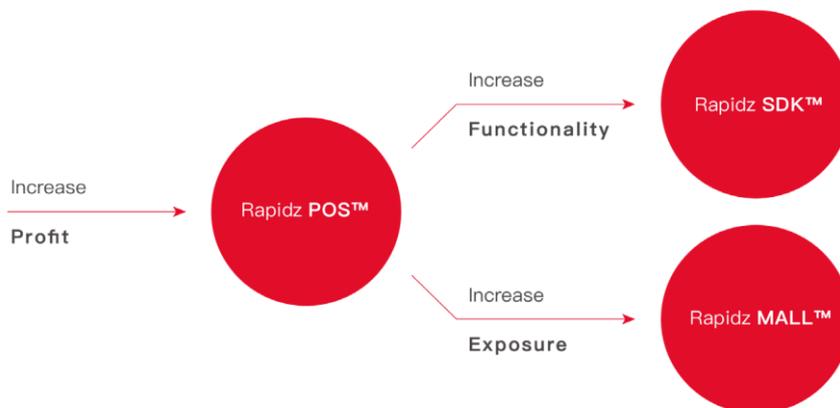
The Rapidz point of sale system is designed to easily replace existing POS terminals or work in conjunction with them, allowing merchants to reduce transaction fees during crypto currency transactions

Rapidz is currently recommended for businesses which have one or more of the needs listed in the following:

CRITERIA	RAPIDZ FEATURE	BENEFIT
Seeking additional profit margin	Lower transaction fees	Merchants can advertise lower prices than competitors, and sell lower-margin products.
Seeking more affluent or younger customers	Rapidz target market	Rapidz is currently marketed to tech-savvy cryptocurrency owners and investors.
Seeking competitive differentiation	Rapidz brand	Merchants benefit from the halo effect of advertising their acceptance of Rapidz. Consumers view merchant brands as more progressive and relevant.
Seeking more local customers	Location-based Advertising	Rapidz users see nearby merchants that accept Rapidz, giving merchants a competitive advantage and exposure to new customers.
Planning 3 or more years in advance	Turnkey cryptocurrency strategy	Merchants planning to maintain or grow their market share beyond the short term should create a cryptocurrency payment strategy.

HOW MERCHANTS USE RAPIDZ

Rapidz provides a full suite of merchant payment solutions. The growing suite allows merchants to deploy Rapidz across their business, and easily scale or change their operations without complications. Each component can be used separately, or combined together to make one merchant account.



RAPIDZPOS™ MERCHANT NETWORK

For businesses with face-to-face customer interaction.

RapidzPOS is an app-based POS terminal which processes credit card and cash payments for customer purchases. RapidzPay app also allow users to accept payments in other cryptocurrency from customers. This allows businesses to advertise their acceptance of cryptocurrency, attracting new customers, and giving existing ones a useful payment alternative. RapidzPay merchant can obtain lower transaction fees, and prepare their businesses for future growth.

RAPIDZMAL™

For businesses with shippable or virtual products.

Merchants can easily sell their products online by creating their own RapidzMALL store. Stores can be stand- alone, or share a POS account to provide a comprehensive view of sales across all online and brick-and-mortar channels. RapidzMALL allows businesses to increase sales and reach a new market without technical or security complications. Merchants will also benefit from additional exposure, SEO value, and incremental sales.

RAPIDZSDK™ DAPP PLATFORM

For businesses in need of fully-customized or unique payment solutions.

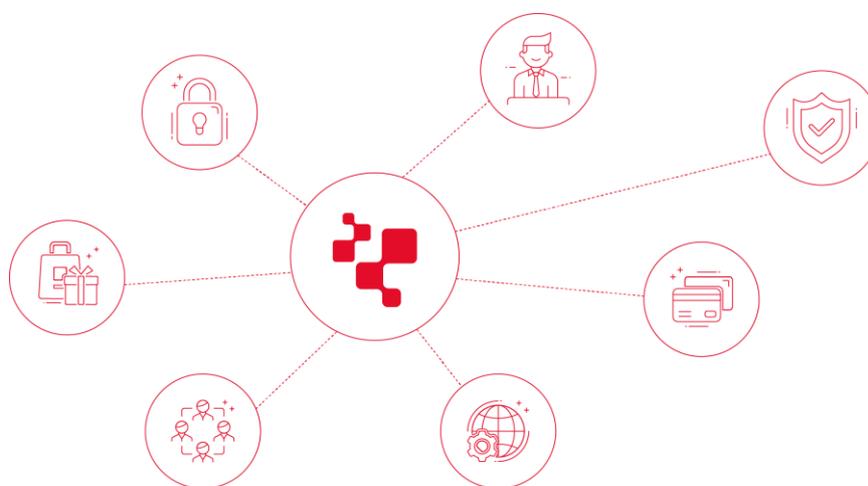
Merchants can easily develop their own custom payment solutions using the Rapidz SDK (Software Developer Kit). This allows rapid software development with the inherent security and support of the Rapids network. Merchants will benefit from developing custom software at a fraction of regular development costs, and from accepting both credit cards and cryptocurrency.

HOW MERCHANTS PROFIT WITH RAPIDZ

Historically, POS terminals gained widespread use because they allowed merchants to accept more forms of payment and receive rapid transaction confirmations. This made merchants more profitable, and made those merchants who did not adopt POS terminals at a disadvantage.

Cryptocurrency is the first fundamentally new payment system, in decades, and the same sequence of events can be expected to repeat. Early Rapidz adopters seek increased profitability, while eventual late adopters will seek to minimize their loss.

Beyond the strategic and competitive advantages of accepting cryptocurrency with Rapidz, merchants also enjoy increased profitability due to lower costs and higher sales.



Lower transaction fees. The Rapidz decentralized infrastructure significantly reduces transaction costs, resulting in lower prices for merchants and their customers.

Increased sales. In addition to attracting new market segments (more affluent customers), merchants benefit from additional customers discovering them using the Rapidz location-based advertising feature.

Global marketing. The RapidzPOS Merchant Network helps to market merchant products and services to a wide audience with Rapidz global marketing campaigns.

Lower operating cost. RapidzPOS is intuitive and requires no special training, allowing merchants to reduce training expenses, and costs associated with staff errors.

Promotions and intelligence. Merchants receive exclusive promotions, news, and statistics, helping them to capitalize on new trends and opportunities.

Affiliate program. Merchants receive passive revenue sharing by referring other merchants to join Rapidz.

HOW MERCHANTS INCREASE GROSS SALES

The recent and global rise of cryptocurrency has shifted enormous wealth out of fiat currencies and the traditional banking system. Today there is approximately \$70 billion USD in bitcoin alone, plus over one hundred other fast-growing cryptocurrencies.

Cryptocurrency owners tend to be younger, more tech-savvy, and affluent (YouGov cryptocurrency survey, August 2018). These valuable customers are looking for ways to spend their cryptocurrency, and may be less discerned with their purchases than they would be with fiat currency.

Rapidz is the key to unlocking this high-value customer, providing a gateway for merchants to make more and higher-value sales.

HOW MERCHANTS GAIN COMPETITIVE ADVANTAGE

Accepting cryptocurrency using Rapidz provides merchants a simple way to gain competitive advantage. Rapidz users tend to be more affluent and tech-savvy, a valuable demographic for many businesses. Integrated location-based advertising also highlights nearby Rapidz merchants to consumers who are specifically looking for places that accept cryptocurrency.

Rapidz is a strong and growing brand. Merchants who associate their brand with Rapidz also benefit from the halo effect of Rapidz marketing. This marketing boost can be especially beneficial in young, male-oriented, or tech-related markets.

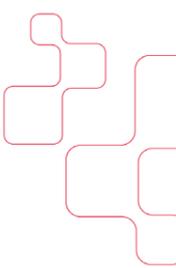
Larger businesses gain a speed advantage. The Rapidz system can be customized to meet their changing needs using the RapidzSDK, making Rapidz a safe choice when change is expected.

Accepting Rapidz gives merchants several competitive advantages. In the near future, merchants who do not accept cryptocurrency will face a marketing and transactional disadvantage

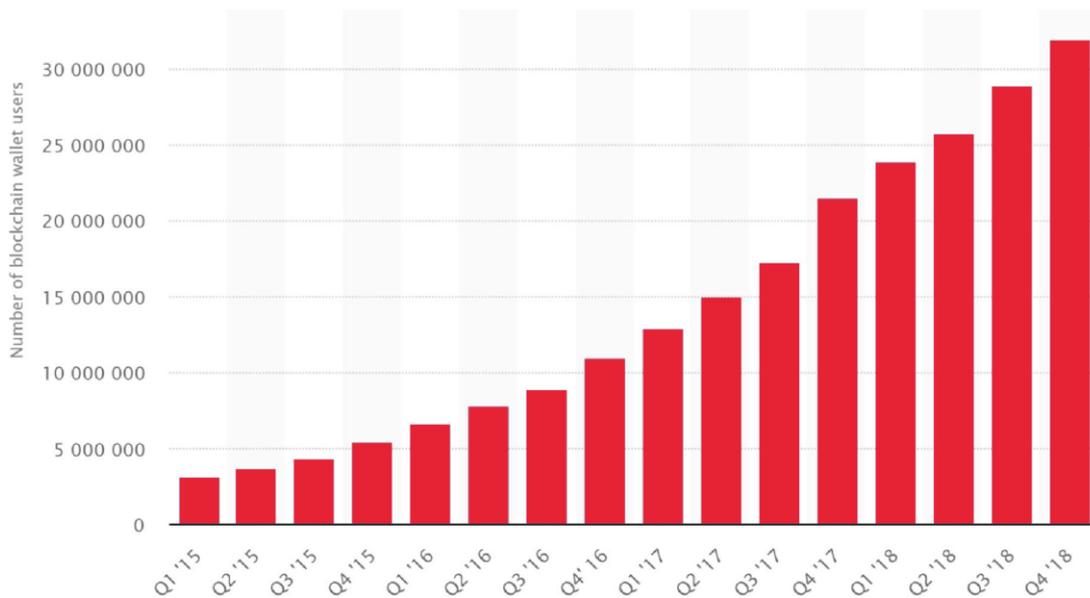
HOW MERCHANTS BENEFIT FROM NEW TRENDS

As it is widely known, cryptocurrency use has been growing rapidly for the past several years. A significant problem that cryptocurrency owners now face is the lack of convenient ways to spend their funds.

Rapidz provides the trusted interface between cryptocurrency owners and local merchants. Merchant brands also benefit from being associated with positive new trends such as cryptocurrency. This association can invigorate business brands, and maintain brand relevance with trendy consumers.



CRYPTOCURRENCY USER GROWTH



Number of Blockchain wallet users worldwide from 1st quarter 2015 to 3rd quarter 2018, Statista

WHY MERCHANTS CHOOSE RAPIDZ

Progressive merchants prefer Rapidz because it's the most mature and comprehensive cryptocurrency payment system designed specifically for merchants.

With an experienced international team backed by considerable investment and a growing merchant network, Rapidz is positioned to emerge as the global leader in cryptocurrency POS and peer-to-peer payments.

Rapidz continues to develop strong industry partnerships to solidify its position. For example, Rapidz is the only company in its class to achieve access to the MasterCard system, allowing Rapidz users to access their cryptocurrency funds with a globally- accepted Rapidz Mastercard.

The Rapidz system was designed from the beginning with merchants in mind, while also investing heavily in providing the best-in-class user experience. Rapidz provides a unique feature set not found anywhere else:

KEY MERCHANT FEATURES

- Lower transaction fees than other processors
- Merchant app provides a simple dashboard interface for operators and managers
- Rapidz location-based advertising provides free advertising
- Custom payment solutions can be developed by merchants using the Rapidz Enhanced DAPP SDK
- Proprietary know-your-client (KYC) provides screening and fraud prevention
- Incoming payments financing (as an alternative for invoice financing)

KEY USER FEATURES

- Locate all nearby merchants that accept cryptocurrencies
- Easily purchase cryptocurrency with fiat using the RapidzPay mobile app
- Make purchases using the Rapidz Global MasterCard
- Withdraw cash from any compatible ATM using Rapidz Global MasterCard
- Connect friends and businesses through the mobile app
- Access all their cryptocurrency wallets on their app using a single account

SECURITY WITHOUT COMPLICATION

A focus of the Rapidz system is providing strong security without introducing user complications that would add friction to the sales process. Rapidz addresses security on three main levels:

1. System level. Safeguard against widespread intrusion.
2. Merchant level. Protect businesses against payment fraud and vulnerabilities.
3. User level. Protect users from attacks or accidental exposures.

HOW SECURITY IS IMPROVED

Security is a major consideration in the selection of any payment system. Rapidz employs a sophisticated multi-tiered approach to ensure system-wide security. Rapidz mobile apps are built following the industry best-practices with a focus on security, which includes fully-encrypted communication.

Rapidz transactions are based on Distributed Ledger Technology (DLT) so that all system transactions are recorded quickly and accurately. DLT is fundamentally more transparent and resilient than using centralized databases. RapidzPay also includes several security innovations such as the Global Address Book, which help users clearly identify and confirm user payments.

HOW FRAUD IS MINIMIZED

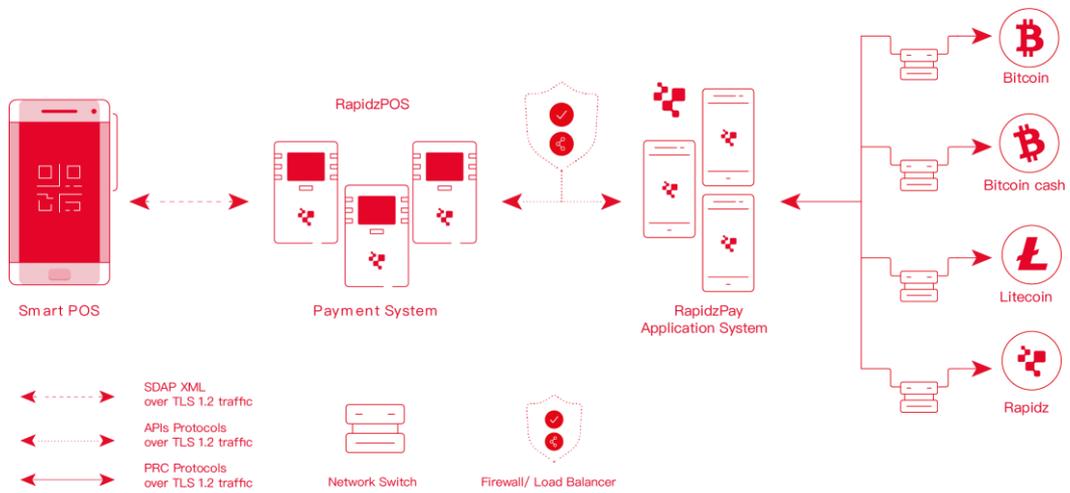
Fraud is a concern with all payment systems, especially with high-value sale transactions. While it is possible, directly accepting cryptocurrency payments without Rapidz is burdensome for merchants because of complex fraud and anti-money-laundering (AML) considerations.

Rapidz removes that burden from merchants by entirely managing AML issues and Know Your Customer (KYC) procedures, as well as operating internal fraud detection systems. Cryptocurrency payments are inherently resistant to many types of fraud because transactions are recorded on multiple network computers and automatically settled by many separate participants.

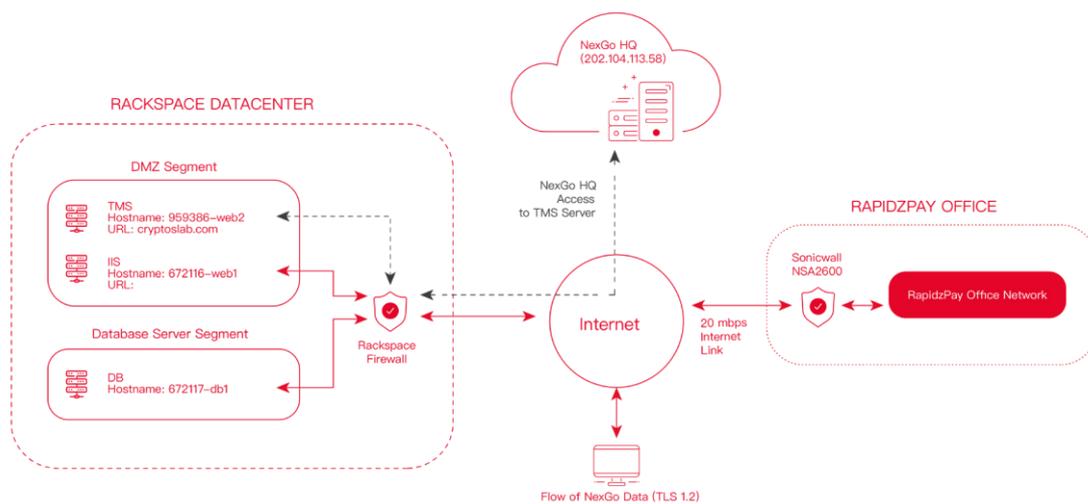
SECURITY FEATURES



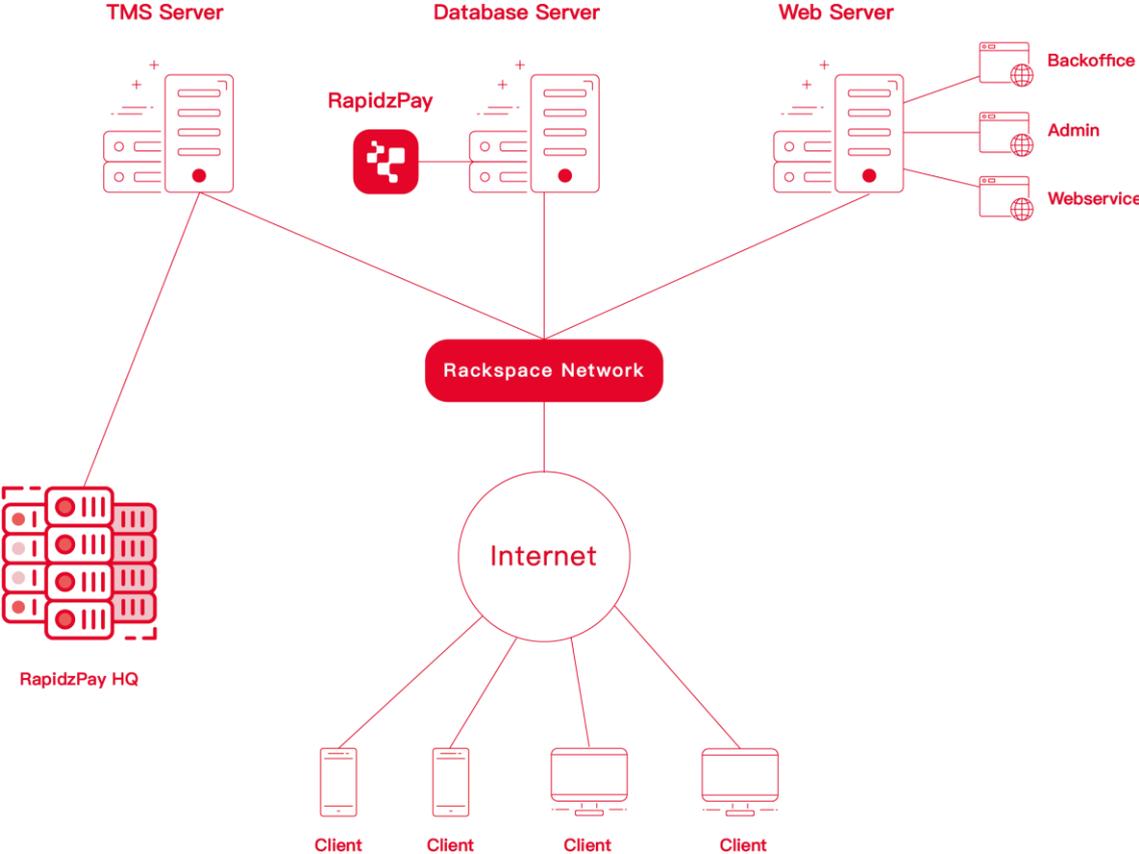
SYSTEM ARCHITECTURE



RAPIDZPOS PAYMENT NETWORK DIAGRAM



RAPIDZPAY SYSTEMS RACKSPACE INFRASTRUCTURE



A MODERN EXPERIENCE

The RapidzPay and RapidzPOS + epos user experiences are designed to be intuitive and convenient. Designed around the concept of mobility, it meets the expectations of the new consumer generation. For this reason Rapidz would be a valuable business system even without its cryptocurrency features.

THE RAPIDZ CUSTOMER EXPERIENCE

RapidzPay is intuitive enough for first-time crypto or mobile payment users to download and start making payments immediately. Typical users' steps consist of the following:

Installs the RapidzPAY mobile App to get the Rapidz wallet

- Adds crypto funds by transferring them, buying with fiat, or at a Rapidz kiosk
- Uses the app to pay merchants at POS by simply “scanning” the merchant’s QR code
- Users can also use their Rapidz GLOBAL MASTERCARD to convert cryptocurrency into fiat
- Users have additional convenient features, such as sending money to other people, and recharging their phone balance from the app

THE RAPIDZ MERCHANT EXPERIENCE

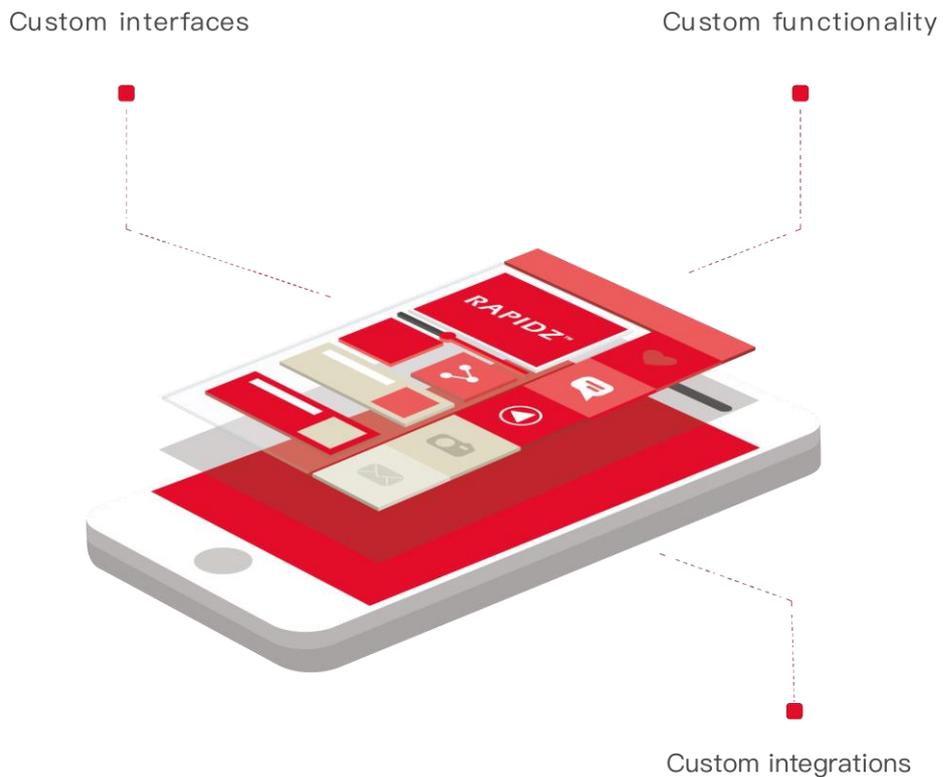
Due to the RapidzPOS intuitive and error-resistant interface, merchants and their staff can begin using the system with no special training required. Typical merchant steps include the following

- Key-in amounts or select items for sale.
- Display purchase QR code to user, who completes purchase on his/her RapidzPay app.
- View sales, manage items, and edit business profile.
- Increase sales using Rapidz location-based advertising.
- Optionally list items in RapidzMALL to gain wider exposure and sales.

HOW TO CREATE CUSTOM EXPERIENCES

Merchants that require a fully-customized and unique payment experience can develop one with Rapidz. Even merchants with no current need for customization can proceed confidently knowing that a robust upgrade path exists.

The Enhanced DAPP (decentralized app) SDK (software development kit) will soon be available for the RapidzPay mobile platform, allowing even non-blockchain developers to easily build decentralized applications DAPPS for custom business needs. Custom merchants' apps communicate with Rapidz via APIs, allowing developers to focus on the frontend experience.

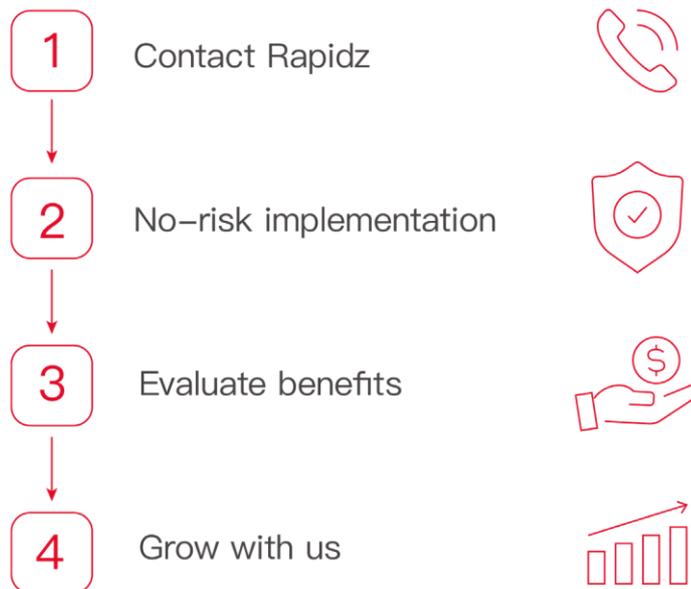


HOW MERCHANTS CAN EVALUATE RAPIDZ

Merchants can implement RapidzPOS on a trial basis for completely risk-free evaluation of the benefits. The Rapidz merchant app is very intuitive and requires no special training for sales staff.

A minimum evaluation period of six months is recommended so that merchants can collect sufficient data on benefits, observe the growth of cryptocurrency payments, and collect any customer feedback.

Merchants are invited to email their implementation questions to the RapidzPOS Team cspos@rapidz.io



THE TARGET PROBLEMS

Crypto Purchases

The Current Situation

The common way of obtaining cryptocurrency is to get a wallet or an account on an exchange, and then transfer fiat currency into the account and use that money to buy bitcoin (or another cryptocurrency). This doesn't require significant technical expertise, but is still daunting for new users because a single user error could result in complete loss of funds.

The Rapidz Solution

Using the easily downloadable Rapidz Mobile App, users can buy crypto with their fiat currency, at participating merchants, or using an ATM. This will result in many more crypto users because it significantly lowers the barriers to creating a wallet and purchasing crypto funds.

Crypto Remittance Payments

The Current Situation

Approximately 7 million people (0.1% of the global population) have acquired cryptocurrencies. However, they tend to hold them as a long-term investment rather than using them for transactions. Crypto can be used to send money to others, replacing PayPal, Western Union, and bank transfers, but it is currently too difficult for most users because of the complexity of managing recipient addresses.

Millions of people send money home to their family every month (700 billion USD per year), and currently over 90% use traditional methods. This involves going to an agent in their country and sending it to an agent in the receiving country, where the recipient has to go to pick it up. Usually, this is done because the recipient does not have a bank account.

The Rapidz Solution

Rapidz, users would be able to send Rapidz coins and have them received instantly. The user would be able to use the recipient's natural name, messenger name, or a QR code, and then send a RPZX, incurring minimal cost and hassle. The highly accessible nature of crypto would make sending and receiving money accessible, which would increase overall crypto remittances.

Online and Offline Transactions

The Current Situation

The main problem for users is the current difficulty of using cryptocurrency. Paying with crypto or transferring crypto to others is not a simple process for non-technical users, and users have few places to spend their cryptocurrency on practical purchases. Additionally, the process of withdrawing cryptocurrency is time-intensive. This makes it impractical for people to use crypto for frequent small purchases.

The Rapidz Solution

Point-of-sale terminals make it possible to pay for purchases with supported cryptocurrencies with nominal transaction fees. Payment only involves scanning a QR code, using the RapidzPay App to initiate payment, or using the Rapidz Mastercard. The result is that anybody can make convenient face-to-face purchases, enabling crypto to be used in both online and offline commerce.

Accepting Payments

The Current Situation

Accompanying the above problems for users, few merchants permit to pay with cryptocurrencies because they not know how to accept crypto, how to convert it, or how to spend it. The transaction confirmation time (often between 5 and 50 minutes) is also an issue compared with instant options, such as a credit card.

Currently, there are significant chargebacks and fraud is common for in-store payment solutions. Even when everything goes well, the fees can range between 2-4%, which can be a significant cost for merchants, especially on low-margin sales.

Finally, the volatility of cryptocurrency prices make it a risky asset to accept in lieu of cash, and few merchants have the time, knowledge, or equipment required for the constant buying and selling of cryptocurrency.

The Rapidz Solution

The Rapidz point-of-sale (POS) solution is very simple to implement and employs QR codes to facilitate in-store payments. Key merchant advantages of accepting Rapidz are:

- It is easy for merchants to set up
- Stores gain new clients who are crypto enthusiasts
- Instant settlement means immediate money
- There are fewer chargebacks, since KYC is already complete
- Lower fees (signup and transaction)
- Rapidz is less prone to errors

MARKET OPPORTUNITY

General

- Rapidz presents answers to many problems in an enormous market.

The target markets for Rapidz are divided into 3 submarkets:

- Remittance market
- Online payments
- Offline payments

Remittance Market

Market Description

The remittance market provides a service that helps foreign workers, generally from developing countries who are working in a high wage country, to send money home to their family.

The remittance market is worth approximately 689 billion USD (2018 figure). Of 689 billion USD, \$520 billion was sent from developed countries to developing countries.

Remittance is good for the world for the following reasons:

Capital is sent to developing countries where there are insufficient income opportunities

It helps limit migration from developing to developed countries

Some countries, like Tajikistan and Kyrgyzstan, get over 30% over their GDP from remittances

During times of disaster, it can be more important than financial aid

Current State of the Remittance Market

The remittance market is currently controlled by traditional, non-crypto companies.

Western Union: The market leader with over 500,000 agents worldwide, Western Union has a network that is expensive to maintain and recipients generally have to go to the receiving agent to pick up their money.

Money Gram and RIA: Similar to Western Union, Money Gram has 350,000 agents and RIA has 200,000 worldwide.

TransferWise: As a new technology player in the remittance market, TransferWise has already achieved huge success with almost 1 billion USD sent per month. They have gained a foothold in the industry by charging very little commission and only offering digital products.

WorldRemit: Another digital money transfer company that achieved “unicorn” status very quickly, and continues to grow.

General Opportunity

With only 6% of remittances being conducted digitally, there is still a massive opportunity to capture market share from Western Union, Moneygram, and RIA. They know a disruption is coming and are trying to change their business model. Startups like TransferWise and WorldRemit have seen phenomenal growth, but crypto companies have not achieved market penetration.

Online Payment Market

Market Description

The online payment market consists of all the e-commerce payment systems which have become the common facilitator for the majority of electronic payments and online transactions occurring in Western countries.

Utility of Online Payments

Many opportunities have been created by the advent of online payments, and countless new companies have been enabled by this technology. E-commerce as a whole depends upon the efficient management of payments, and it is an integral part of the development of Amazon, Shopify, and the e-commerce movement.

Forms of Online Payment

Bank Payments: Transaction using a simple interface that redirects payments to the bank’s website. This method is relatively secure and often requires 2-factor authentication

Credit Cards: The simplest method of payment for most people, since they are already used for day-to-day payments. However, the fees can be expensive for merchants

Paypal: A payment gateway which evolved into an ecosystem, PayPal is the most commonly used e-commerce payment option, with approximately 18% of all e-commerce sales being processed by the company.

Stripe: Another payment gateway startup that has begun capturing significant market share. Its marketing strategy focuses on being developer-friendly

Offline Payment Market

Market Description

Credit cards and debit cards are the most common methods of paying for goods in offline environments. Globally, the use of cash is waning even though some methods like Apple Pay and Google Pay are gaining momentum, although bank-affiliated credit cards remain dominant.

Competitive Position

The incumbents have the advantage of being recognized brands that have established a high level of trust with consumers and merchants alike. However, the high fees (2-4%) leave them vulnerable to competition from lower-cost alternatives.

Moving Past Traditional Technology

The above analysis of the remittance, online payments, and offline payments markets indicate that each market is receptive to a solution like that of Rapidz. Fees are too high and transactions take too long. A new solution that transcends the Payments Clearing and Settlements (PCS) ecosystem would be welcomed by much of the world, and the current systems are vulnerable to competition.

Market Adoption

The market adoption strategy is focused on both consumers and merchants.

There is a chicken and egg problem in building both these markets. Rapidz is focusing more on growing the user base, with the knowledge that merchants are more receptive to participating when there is a demonstrated consumer user base. Simultaneously, Rapidz is marketing its POS solution in strategically-selected merchant sectors. The business development team for offline merchants is working to build the merchant base by meeting with various franchises with a high number of locations.

Rapidz is implementing a global marketing initiative using location-based advertising to run promotions targeting merchants. While the merchant network is still growing, users can benefit by using the Rapidz safe wallet, remittance features, and buying/selling functions

TOKENOMICS

RPZX TOKENOMICS

Tokenomics is the study, design and implementation of an economic system to incentives specific behaviors using tokens to create a self-sustaining ad hoc mini economy within a community. This system encompasses ideologies such as game theory, mechanism design and monetary economics. In RPZX tokenomics, Rapidz advocates a true blockchain payment structure that encourages both consumer and merchants to use RPZX (tokens) on a daily basis.

The Utility role of RPZX Token

While Rapidz has made significant progress in its short period of existence, additional funding is required for Rapidz to reach its next major goals. These goals include developing Rapidz's mobile applications latest versions (development server expenses and marketing). The firm will begin to seek late seed funding for these developments in Q2 of 2019.

Rapidz core mission is to create a platform that streamlines the financial payment process. By streamlining the payment process, transaction fees will be reduced as a result due to the reduced number of intermediaries involved with the financial process. In addition, the risk of fraud will also be by proxy. The Rapidz Token (RPZX) allows for the instantaneous transmission and settlement of financial transactions.

Proof of Interaction (POI) with RPZX Token

Rapidz will bring a revolutionary innovation to cryptocurrency. The quality of recorded interactions between customers and merchants will be the system used for RPZX issuing. This token reward system will bridge and enclose the distance between customers and businesses.

1. Complete daily/weekly task on RapidzPay APP
2. TokenBack in payment (0.3 – 0.5% TokenBack in RPZX)
3. Referral Program

(Proof of Stake) POS

RAPIDZ will be the first cryptocurrency ecosystem to achieve a true POI & POS mechanism. With the use of social system of reputation and the real time voting for delegates. This in turn will further minimize unfair practices while promoting efficient, fair, and transparent transactions.

(POI+PoS) RPZX

Utility of RPZX (Consumer Side)

1. Rzon : Rzon grants RPZX token holders' access to RAPIDZ's e-commerce store. The Rapidz e-commerce store sells specialized goods on discount and only accept RPZX as a form of payment. In addition, RPZX token holders also get access to monthly promotions on selected restaurants and services in nearby stores. (RapidzPay APP)

2. Stake Interest (PoS) Coming in 2020

This gives consumers stake interest by storing RPZX on RapidzPay APP (Instructions and Interest Rate will be announced soon)

Utility of RPZX (Merchant Side)

1. Advertisement

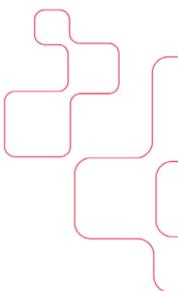
RPZX will be the only accepted payment method for merchants to pay for advertisement on their restaurant or service providers; such as advertisements, promotions and banners on the RapidzPay APP. This would help Rapidz merchants and customers become a true adopter of RPZX tokens.

2. Data analytics

RPZX will also be the only accepted payment method for merchant to utilize data analysis which is available on Rapidz Merchant Back-End System. Therefore, merchants can get utilize big data analysis and get access to proprietary data that can help them make important marketing and sales decisions. This mechanism would also reinforce and encourage merchants to purchase RPZX and ultimately enjoy being in part of Rapidz's merchant ecosystem and benefits.

3. Staking interest (PoS) Coming in 2020

This gives merchant stake interest by storing RPZX on Rapidz merchant APP (Instructions and Interest Rate will be announced soon)



Use of RC (Rapidz Credit)

In practice, the average person does not have the right access to buy crypto; and this creates a huge barrier in spreading crypto adoption. In Rapidz APP, RC (Rapidz Credit) plays an important rule in providing a safe and fast channel for investor to exchange and buy supported cryptocurrency on Rapidz APP.

RC as a Stablecoin Trading Paris on Rapidz APP

In June 2019, Taiwan will be the first country to adopt and integrate RC into the Rapidz APP. Later in September, Thailand and other south east asia countries will follow suite and integrate RC for users in Thailand.

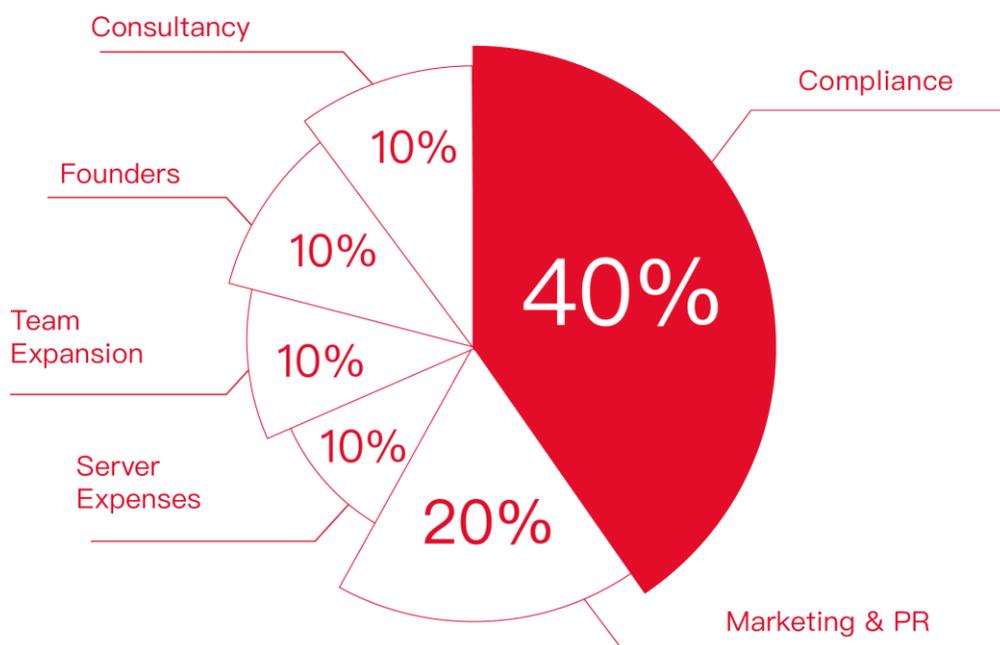
During Q4 is year, Rapidz will pass compliance in both Thailand and in most of the south east Asian countries in refill/ deposit RC through various forms of platforms and channels.

Loyalty Point Integration

Users can use RapidzPay APP to exchange their desired loyalty points through Points Exchange, which is built-in on the app, and purchase vouchers, coupons or transfer points to other cryptocurrencies that are supported on RapidzPay APP.

Projected Use of Funds

With the funds raised in the RAPIDZ network, RAPIDZ management will focus on improving its next version of the RAPIDZ Mobile Application as shown below, while also striving to build a World-Class Compliance Program within the RAPIDZ ecosystem.





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